

No. 8/6/DPBPR

Jakarta, February 20, 2006

**CIRCULAR LETTER**

**To**

**ALL RURAL BANKS**

**IN INDONESIA**

Concerning : Amandment to Bank Indonesia Circular Letter Number  
7/63/DPBPR Dated December 30, 2005 Concerning Debtor  
Information System

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In order to improve the application of Debtor Information System (SID) for Rural Banks, it is necessary to alter Bank Indonesia Circular Letter Number 7/63/DPBPR dated December 30, 2005 concerning Debtor Information System as follows:

1. The provision in point I.1 shall be amended to be as following:

1. The Reporting Party shall be the Head Office and Branch Office of Rural Banks having conducted conventional business activities or business activities based on sharia principles, in compliance with the applicable provisions concerning Debtor Information System (SID).

2. The provision ...

2. The provision in point II shall be amended to be as follows:

1. Rural Banks required to submit Debtor Report through SID as referred to in this Circular Letter shall include:
  - a. Rural Banks having a total assets amounting no less than Rp10.000.000.000,00 (ten billion rupiahs), and
  - b. Rural Banks having a total assets amounting no more than Rp10.000.000.000,00 (ten billion rupiahs), and approved by Bank Indonesia as a Reporting Party.
2. The total assets referred to in number 1 shall be the total assets of Rural Banks based on its monthly report since the position in January 2006.
3. If the concerning Rural Bank as referred to in number 1 opens a Branch Office, the intended Branch Office shall be required to become a Reporting Party no later than 2 (two) months commencing the date of its operational activities.
4. In the case that the total assets of the Rural Bank escalate to the amount of no less than Rp10.000.000.000,00 (10 billion rupiahs), the Head Office and Branch Office shall become Reporting Parties no later than 2 (two) months since the referred total assets is gained.
5. :Rural banks having a total assets of less than Rp10.000.000.000,00 (ten billion rupiahs) shall become a Reporting party after being approved by Bank Indonesia. The application to become a Reporting Party shall be delivered by the Rural Bank Head Office to the following address:
  - a. Directorate of Rural Bank Supervision c.q. Rural Bank Supervision Team or Directorate of Sharia Banking c.q. Sharia Bank Supervision Team for

BPR located ...

BPR located in the areas of DKI Jakarta Raya, the Province of Banten, Bogor, Depok, Karawang, and Bekasi, or

- b. The Regional Bank Indonesia Offices for the Rural Banks outside the areas mentioned in letter a.

With a carbon copy sent to the Directorate of Bank Licensing and Banking Information (DPIP), c.q. Credit Information Center.

- 6. Rural Banks as referred to in number 5, including the Branch Offices, are required to submit the Debtor Report no later than 2 (two) months commencing the date of approval to become Reporting Parties.
  - 7. Upon the approval from Bank Indonesia for a Rural Bank to become Reporting Party, the concerning Bank is required to meet the requirements and procedure for Debtor Information System reporting as stipulated in Bank Indonesia Regulation Number 7/8/PBI/2005 concerning Debtor Information System and the implementation provisions.
  - 8. A Rural Bank having approved as a Reporting Party shall not cancel its membership in reporting through the Debtor Information System.
  - 9. A Rural Bank as a Reporting Party having conducted merger or consolidation is required to continue the submission of its Debtor Report until the process of merger or consolidation finish. The obligation to submit a Debtor Report shall be carried on by Reporting Rural Bank as the outcome of the merger or consolidation process after the process finish.
3. The provisions in point IV. 1 are amended to be as follows:

#### 1. A Debtor...

1. A Debtor Report shall be submitted by the Head Office and Branch Offices of the concerning Rural Bank and shall comprise the whole Debtor Report and/or correction of the Debtor Report for each office.
4. The provisions in point IV.2.c shall be altered to be as follows:
  2. c. information regarding funding facilities received by the Debtor shall consist of information on the type of funding, amount of given facilities and collectibility;  
 Information on the funding provision comprises the following facilities:
    - 1) having been written off within 1 (one) year before becoming a Reporting Party and shall be submitted only once in the first Debtor Report;
    - 2) having been cleared-off and settled by collateral take-over or settlement in court since becoming a Reporting Party.
5. The provisions in point IX shall be added by one additional provision, namely number 3, which shall be read as the following:
  3. The requirement to pay financial penalty and submit the copy of payment receipt as referred to in number 1 and number 2 shall be conducted by the Head Office of the Reporting Party and be addressed to:
    - a. The Directorate of Rural Bank Supervision c.q IDABPR Division or the Directorate of Sharia Banking c.q. PAdBS Division, for Reporting Parties within the area of DKI Jakarta, Province of Banten, Bogor, Depok, Karawang, and Bekasi, or
    - b. The regional Bank Indonesia Offices, for Reporting Party outside the areas referred to in letter a.

6. The provision in point X shall be revoked.

The provisions in this Circular Letter shall come into force on February 20, 2006.

For the public to be informed, it is ordered that this Circular Letter be promulgated in the State Gazette of the Republic of Indonesia.

Kindly be informed.

BANK INDONESIA,

IRMAN DJAJA DALIMI

DIRECTOR OF RURAL BANK

SUPERVISION

DPBPR